

Fill in this information to identify the case:

Debtor 1 J'Marrco Briez Banks

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri
(State)

Case number 19-47079

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association**Court claim no. (if known):** 5-1**Last four digits** of any number you use to identify the debtor's account: 3372**Date of payment change:**
Must be at least 21 days after date of this notice 04/01/2022**New total payment:**
Principal, interest, and escrow, if any \$813.32**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$300.48 New escrow payment: \$459.16

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

J'Marrco Briez Banks

Case Number (if known)

19-47079

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✕

/s/ Matthew Tillma

Date

02/21/2022

Signature

Print:

Matthew Tillma

Title

Authorized Agent for U.S. Bank National Association

First Name

Middle Name

Last Name

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425

Number

Street

Dallas, Texas 75254

City

State

Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before **February 22, 2022** _ via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

J'Marrco Briez Banks
3060 Matlock Dr
Florissant, MO 63031

Debtors' Attorney

Tobias Licker
Law Offices Of Tobias Licker Llc
1861 Sherman Dr.
St. Charles, MO 63303

Chapter 13 Trustee

Diana S. Daugherty
P.O. Box 430908
St. Louis, Missouri 63143

Respectfully Submitted,

/s/ Matthew Tillma



U.S. Bank Home Mortgage
P.O. Box 21948
Eagan, MN 55121

Home Mortgage

J MARRCO B BANKS
3060 MATLOCK DR
FLORISSANT MO 63031-1565

Representation of Printed Document Annual Escrow Account Disclosure Statement

Property Address: 3060 MATLOCK DRIVE
FLORISSANT MO 63031

Contact Information

Live Customer Support: 800-365-7772
Mon-Fri 7 a.m. - 8 p.m. CT and Sat 6 a.m. - 2 p.m. CT

We accept relay calls
Automated Services also available at this number 24 hours

Correspondence Address
U.S. Bank Home Mortgage
P.O. Box 21948
Eagan, MN 55121

Notice of Error and
Request for Information
U.S. Bank Home Mortgage
P.O. Box 21977
Eagan, MN 55121

Website

www.usbankhomemortgage.com

Payment Information

ACCOUNT NUMBER: [REDACTED]

ANALYSIS DATE:

01/19/22

	PRESENT PAYMENT	NEW PAYMENT As of 04/01/22
Principal & Interest (P&I)	354.16	354.16
Escrow Deposit	300.48	353.50
Shortage Spread	0.00	105.66
Total	654.64	813.32

Coming Year Escrow Projections

The Coming Year Escrow Projection is a month by month estimate of activity in your escrow account over the next 12 months. Your current escrow balance and all anticipated payments and disbursements are included to determine the Projected Escrow Account Balance. When your escrow balance reaches its lowest point during an account cycle, that balance is targeted to be your cushion amount or low point. The Required Escrow Account Balance is the amount to be on deposit as allowed by Federal law, State law, and/or your mortgage documents; and may include a cushion of up to 1/6th of your Anticipated Annual Disbursements. Your projected low balance is 2,679.86- and the lowest required balance should not exceed 604.08. The amount is indicated below with an arrow (<). This results in a shortage of 1,267.90. Please retain this statement for comparison with the actual activity in your account.

ANTICIPATED ANNUAL DISBURSEMENTS		ACCOUNT PROJECTIONS				
		MONTH	ANTICIPATED AMOUNT TO ESCROW FROM ESCROW	DESCRIPTION	PROJECTED ESCROW ACCOUNT BALANCE	REQUIRED ESCROW ACCOUNT BALANCE
MORTGAGE INS.	617.40			Beginning Balance	1,065.91-	2,218.03
HAZARD INS.	1,916.00	04/22	353.50	RBP MTG INS.	763.86-	2,520.06
COUNTY TAX	1,708.50	04/22		HAZARD INS.	2,679.86-	604.08
TOTAL DISBURSEMENTS	4,241.90	05/22	353.50	RBP MTG INS.	2,377.81-	906.13
1/12th Total Annual Disbursements		06/22	353.50	RBP MTG INS.	2,075.76-	1,208.18
Monthly Deposit	353.50	07/22	353.50	RBP MTG INS.	1,773.71-	1,510.23
		08/22	353.50	RBP MTG INS.	1,471.66-	1,812.28
		09/22	353.50	RBP MTG INS.	1,169.61-	2,114.33
		10/22	353.50	RBP MTG INS.	867.56-	2,416.38
		11/22	353.50	RBP MTG INS.	565.51-	2,718.43
		12/22	353.50	RBP MTG INS.	263.46-	3,020.48
		12/22		COUNTY TAX	1,971.90-	1,311.96
		01/23	353.50	RBP MTG INS.	1,669.91-	1,614.03
		02/23	353.50	RBP MTG INS.	1,367.86-	1,916.08
		03/23	353.50	RBP MTG INS.	1,065.81-	2,218.13
		TOTAL	4,242.00	4,241.90-		

PROJECTED ESCROW BALANCE SUMMARY

AS OF 01/19/22
PROJECTED LOW BAL 2,679.86-
PLUS ESCROW ADJUSTMENT 2,016.04
LESS REQUIRED LOW BAL 604.08

SHORTAGE 1,267.90
ESCROW SHORTAGE
PRORATED FOR 12 MONTHS 105.66

An escrow adjustment of \$2,016.04, scheduled to be repaid through the bankruptcy, is included in this calculation.

NOTICE: This correspondence is sent only for informational purposes and/or for the purpose of compliance with the loan documents and/or applicable law. You may be afforded certain protections under the United States Bankruptcy Code. By this correspondence, U.S. Bank is not attempting to collect a debt, impose personal liability, or in any way violate the provisions of the United States Bankruptcy Code. For any questions related to the bankruptcy, please contact your bankruptcy attorney.

Notices of Error and Requests for Information

Borrowers have certain rights under Federal law related to resolving errors and requesting information about their mortgage account. Notices of Error and Requests for Information must be directed to U.S. Bank, Attention: Consumer Advocacy, P.O. Box 21977, Eagan, MN 55121. Your submission must be in writing and include the name of each borrower, the loan number and a description of the error you believe has occurred OR a request for specific information regarding your mortgage loan.



MEMBER FDIC

SEE REVERSE SIDE FOR
ADDITIONAL INFORMATION



Home Mortgage

J MARRCO B BANKS

ESCROW SHORTAGE COUPON

(THIS IS NOT A BILL.)

LOAN NUMBER: [REDACTED]

Shortage Amount: \$1,267.90

Please Note: The total escrow shortage has been divided over the next 12 months. The new monthly escrow deposit reflects any adjustments in your tax and/or insurance disbursements. This has resulted in your monthly mortgage payment being adjusted to 813.32 effective 04/01/22.

If you elect to pay the entire shortage amount, your new monthly payment will be \$707.66, effective 04/01/22, based on the Anticipated Annual Disbursements.

Escrow Shortage
Amount Enclosed

Please write your loan number on your check and return this coupon with your payment.

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous coverage was returned to escrow
- Previous shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW PROJECTED	ACTUAL	DISBURSEMENTS FROM ESCROW PROJECTED	ACTUAL	DESCRIPTION	ESCROW BALANCE PROJECTED	ACTUAL
					BEGINNING BALANCE	1,451.94	2,987.86-
04/21	300.48	366.22 *	52.54	*	RBP MTG INS	1,699.88	2,621.64-
04/21			1,204.00	1,916.00 *	HAZARD INS.	495.88 <	4,537.64-
04/21				52.54 *	RBP MTG INS	495.88	4,590.18-
05/21	300.48	366.22 *	52.54	*	RBP MTG INS	743.82	4,223.96-
05/21				52.54 *	RBP MTG INS	743.82	4,276.50-
06/21	300.48	366.22 *	52.54	*	RBP MTG INS	991.76	3,910.28-
06/21				52.54 *	RBP MTG INS	991.76	3,962.82-
07/21	300.48	366.22 *	52.54	*	RBP MTG INS	1,239.70	3,596.60-
07/21				52.54 *	RBP MTG INS	1,239.70	3,649.14-
08/21	300.48	366.22 *	52.54	52.54	RBP MTG INS	1,487.64	3,335.46-
09/21	300.48	732.44 *	52.54	*	RBP MTG INS	1,735.58	2,603.02-
09/21				51.45 *	RBP MTG INS	1,735.58	2,654.47-
10/21	300.48	300.48	52.54	*	RBP MTG INS	1,983.52	2,353.99-
10/21				51.45 *	RBP MTG INS	1,983.52	2,405.44-
11/21	300.48	300.48	52.54	*	RBP MTG INS	2,231.46	2,104.96-
11/21				51.45 *	RBP MTG INS	2,231.46	2,156.41-
11/21				1,708.50 *	COUNTY TAX	2,231.46	3,864.91-
12/21	300.48	300.48	52.54	*	RBP MTG INS	2,479.40	3,564.43-
12/21			1,771.28	*	COUNTY TAX	708.12	3,564.43-
12/21				51.45 *	RBP MTG INS	708.12	3,615.88-
01/22	300.48	2,103.36 * E	52.54	* E	RBP MTG INS	956.06	1,512.52-E
01/22				51.45 *	RBP MTG INS	956.06	1,563.97-
02/22	300.48	300.48 E	52.54	51.45 * E	RBP MTG INS	1,204.00	1,314.94-E
03/22	300.48	300.48 E	52.54	51.45 * E	RBP MTG INS	1,451.94	1,065.91-E
TOTAL	3,605.76	6,169.30	3,605.76	4,247.35			

The last analysis projected the disbursements from your escrow account would be 3,605.76. The required balance should not have exceeded 495.88. The Required Escrow Account Balance is the amount to be on deposit as allowed by Federal law, State law, and/or your mortgage documents; the amount is indicated with an arrow (<).

Annual FHA Disclosure

FHA MORTGAGE INSURANCE: Your mortgage loan requires FHA mortgage insurance. Mortgage Insurance protects lenders and others against financial loss when borrowers default. Charges for the Mortgage Insurance Premiums (MIP) are added to your loan payments, placed into and paid monthly from your escrow account. The length of time the monthly MIP is required is based on the guidelines established by HUD at the time your loan closed, and/or the FHA case number was assigned. In some cases you may be able to cancel the annual MIP in advance of the projected amortization date by making additional payments of mortgage principal. For information concerning MIP cancellation, please contact our Customer Service Center at 800.365.7772.

*******INFORMATION REGARDING PREPAID ESCROWED ITEMS*******

Please be advised, an annual review of your escrow account is conducted to determine the monthly escrow account payments for the next computation year. An Escrow Account computation year is a 12-month period beginning from either the initial payment on a new loan or at the completion of the escrow account computation year on loans previously analyzed. In conducting the escrow account analysis, the amount of the escrowed items may be estimated if unknown, or may be based on the preceding year's charge. In addition, the disbursement date of the escrowed item must be within the computation year and on or before the deadline to avoid a penalty.

This annual review may have identified an escrow item due date that falls outside of the computation period, thus is not included in this year's escrow collection. When this occurs, this can create an escrow shortage on your next annual escrow review. To avoid a potential shortage you may elect to voluntarily pay more into your escrow account. Please contact our Customer Service Center at 800.365.7772 if you have any concerns regarding your Annual Escrow Account Disclosure Statement.